DocuSign Envelope ID: 11DA72FD-3A2B-491C-9919-48EBB4B7FBC7

ACKNOWLEDGEMENT

Agent Performance Improvement Plan Standard

This is to acknowledge that the Agent Performance Improvement Plan (PIP) Standard effective April 1, 2021 has been thoroughly discussed to me.

I agree to and will comply with the provisions, procedure and other guidelines set forth in the Agent PIP Standard.

I understood that failure to abide by the requirements of the Agent PIP Standard may lead to disciplinary action, up to and including termination in accordance with our Associate Handbook and Corrective Action Matrix.

DocuSigned by:
72451BB9CB2C40A...

Kenji Roy Nakamura

Name of Associate and Signature

EID: DLV183

Date: 4/14/2021

Certificate Of Completion

Envelope Id: 11DA72FD3A2B491C991948EBB4B7FBC7
Status: Completed
Subject: Please DocuSign: Agent PIP Acknowledgment Form.docx
Source Envelope:
Document Pages: 1
Signatures: 1
Envelope Originator:
Certificate Pages: 4
Initials: 0
Rogelle Marie Gonzalez
AutoNav: Enabled
1680 Capital One Dr
EnvelopeId Stamping: Enabled
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rogellemarie.gonzalez@capitalone.com
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Record Tracking

Status: Original
4/14/2021 8:10:10 AM
Holder: Rogelle Marie Gonzalez
rogellemarie.gonzalez@capitalone.com
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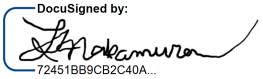
Signer Events	Signature	Timestamp
Kenji Roy Nakamura kenjiroy.nakamura@capitalone.com Security Level: DocuSign.email ID: 1 4/14/2021 8:10:16 AM	DocuSigned by:  72451BB9CB2C40A... Signature Adoption: Drawn on Device Using IP Address: 204.63.43.11	Sent: 4/14/2021 8:10:10 AM Viewed: 4/14/2021 8:10:29 AM Signed: 4/14/2021 8:10:59 AM

Electronic Record and Signature Disclosure:
Accepted: 4/14/2021 8:10:29 AM
ID: 83e17d00-5a9e-4b39-87b1-e609b951497c
Company Name: CapitalOneProd

In Person Signer Events	Signature	Timestamp

Editor Delivery Events	Status	Timestamp

Agent Delivery Events	Status	Timestamp

Intermediary Delivery Events	Status	Timestamp

Certified Delivery Events	Status	Timestamp

Carbon Copy Events	Status	Timestamp

Witness Events	Signature	Timestamp

Notary Events	Signature	Timestamp

Envelope Summary Events	Status	Timestamps
Envelope Sent	Hashed/Encrypted	4/14/2021 8:10:11 AM
Certified Delivered	Security Checked	4/14/2021 8:10:29 AM
Signing Complete	Security Checked	4/14/2021 8:10:59 AM
Completed	Security Checked	4/14/2021 8:10:59 AM

Payment Events	Status	Timestamps

Electronic Record and Signature Disclosure

Electronic Record Signature Disclosure

Please read this Electronic Record and Signature Disclosure ("ERSD") carefully. It contains important information about receiving and signing Communications electronically.

The documents in this Envelope are being provided by (a) the Capital One entity listed on your account agreement if you are a Customer or (b) by the Capital One entity listed in the documents in this Envelope (collectively referred to herein as "we," "us," "Company", or "Capital One") if you are not a Customer. Certain laws may require us to provide specific information (including notices and disclosures) to you in writing ("Required Information"), which means you have the right to receive such Required Information on paper if you wish.

By consenting below, you may instead choose to receive all such Required Information electronically. We also need your general consent to use electronic signatures, and to send you other types of Communications in connection with our relationship with you electronically (Required Information and other Communications are collectively referred to herein as "Communications").

Scope

"Communications" means information or documents included in this Envelope such as disclosures, notices, authorizations, acknowledgements, agreements, undertakings, fee schedules, periodic statements, or other information as part of a Capital One account enrollment, setup, or servicing. Communications may also include certain tax statements or forms, which may include, but are not limited to, Forms 1098, 1098-E, 1098-MA, 1098-T,1099-A, B, C, CAP, DIV, G, H, INT, K, LTC, MISC, OID, PATR, Q, R, S, SA, 3921, 3922, 5498, 5498-ESA, and 5498-SA and Schedule K-1 ("Tax Documents"). In addition to all the terms contained in this ERSD, including with respect to your right to paper copies, your right to withdraw your consent and the hardware and software necessary to access and retain Tax Documents, each of the following applies to the electronic delivery of Tax Documents:

- You are not required to receive Tax Documents electronically. If you do not want to receive them electronically, do not agree to this ERSD by clicking the Decline to Sign button.
- If you consent to receive the Tax Documents contained within this Envelope electronically, your consent will apply only for Tax Documents required to be delivered after the date of the consent (which are typically Tax Documents that are required to be delivered by January 31st or February 15th, as applicable, of the relevant year until October 15th of such year).
- Your ability to electronically access Tax Documents provided within this Envelope is from the date of the consent, and they will remain available for 24 months from the time sent via the Envelope. The electronic delivery of Tax Documents may be terminated at any time by us.
- If after we furnish you a Tax Document and you would like a paper copy, please see "Obtaining Copies of Electronic Communications" for instructions on how to do so.

"Customer" means a person who obtains or has obtained a financial product or service from us.

"Envelope" means the electronic container for the Communication(s) related solely to this transaction. Each Envelope may contain one or more Communications.

This ERSD applies only to Communications included within this Envelope. Your consent to receive Communications within this Envelope does not affect the legal effectiveness, validity, or enforceability of any other consent to use electronic communications, records, and signatures that you may have given to Capital One. Further, your consent to receive Communications within this Envelope does not supersede or amend any other agreement you may have entered into with us regarding the delivery of electronic communications or notices related to that agreement.

Delivery of Your Communications

We will provide you Communications electronically through the DocuSign system. We will notify you by email when any Communications are available through DocuSign and the email will contain a link to the Communications. If your email address or other contact information changes, you must notify Capital One of such changes immediately by updating the profile on your Capital One account or if you are not a Customer, by following the process you used to originally provide us with your email address.

Except to the extent prohibited by applicable law, email and Communications sent to you electronically shall be deemed delivered when we send them to your email address listed on your Capital One account if you are a Customer or the email address you provided us if you are not a Customer. If you fail to update or change an incorrect email address, you understand and agree that any electronic Communications shall nevertheless be deemed to have been provided to you if they were made available to you via a link sent to the email address that you provided us.

The minimum system requirements for using the DocuSign system may change over time. At a minimum, you will need the following:

- An internet browser capable of accessing DocuSign;
- An internet connection; and
- A device (*e.g.*, a computer, tablet, mobile phone, etc.) and an operating system capable of supporting all of the above. You will also need a printer if you wish to print out and retain records on paper, and electronic storage if you wish to retain records in electronic form.

The current system requirements are available on the DocuSign website.

Termination and Changes

We reserve the right to discontinue providing you with electronic Communications through the DocuSign system, or to terminate or change this ERSD. We will provide you with notice of any such termination or change as required by law.

Obtaining Copies of Electronic Communications

You will have the ability to download and print Communications we send to you through the DocuSign system during and immediately after the session and, if you elect to create a DocuSign account, you may access the Communications for 24 months after such Communications are first sent to you. At any time, you may request from us a paper copy of any Communication provided or made available electronically to you by us, including this ERSD. You may request delivery of such paper copies from us by contacting the sender for the Envelope or contacting Capital One using the contact information for your account. There are currently no fees for this service.

How To Withdraw Your Consent

You may decline to consent to this ERSD below. If you decline to receive Communications electronically, your transaction may be delayed as we will need to send them to you on paper.

In addition, once you have consented, you may withdraw your consent during the signing session by utilizing the DocuSign drop down menu. If you choose to decline to proceed during the signing session, we will send all Communications to you via paper, which may delay your transaction. Your choice to withdraw will not impact past or future Envelopes or any other electronic consents you have provided as part of our relationship with you.

Acknowledging Your Access and Consenting to Receive and Sign Documents Electronically

TAfter reviewing the above terms and conditions of this ERSD, if you consent to receive Communications in electronic format as described above, select the check-box next to "I agree to use electronic records and signatures" before clicking "CONTINUE"' within the DocuSign system. By selecting this check-box, you confirm that:

- You can access and read this ERSD;
- You can print out this ERSD, can save it electronically or send it to a location (*i.e.*, your e-mail address) where you can print it out for your future reference and access; and
- You have the necessary software and hardware to proceed.